

**Table No. 5.6 - State and Bank Group-Wise Classification of
Outstanding Credit of Scheduled Commercial Banks According to
Occupation - March 1999 (Part 2 of 32)**

NORTHERN REGION (contd.)

STATE : HIMACHAL PRADESH

(Amount in Rupees Lakh)

OCCUPATION	STATE BANK OF INDIA AND ITS ASSOCIATES			NATIONALISED BANKS		
	No. of Accounts	Credit Limit	Amount Out- standing	No. of Accounts	Credit Limit	Amount Out- standing
	1	2	3	4	5	6
I. AGRICULTURE	26,262	61,28	49,69	45,841	105,91	83,86
1. Direct Finance	25,914	58,21	47,14	45,619	95,09	73,72
2. Indirect Finance	348	3,07	2,55	222	10,82	10,14
II. INDUSTRY	12,234	142,69	113,64	16,969	320,59	288,46
1. Mining & Quarrying	16	63	53	46	3,70	3,22
2. Food Manufacturing & Processing	78	20,06	16,31	191	13,03	11,48
(a) Rice Mills, Flour & Dal Mills	36	4,59	3,00	87	6,74	5,72
(b) Sugar	-	-	-	1	3	3
(c) Edible Oils & Vanaspati	4	2,84	2,06	27	4,29	3,96
(d) Tea Processing	2	13	11	-	-	-
(e) Processing of Fruits & Vegetables	13	7,74	7,07	1	12	12
(f) Others	23	4,76	4,06	75	1,85	1,65
3. Beverage & Tobacco	2	11	7	13	7,11	7,15
4. Textiles	77	6,97	6,37	153	57,41	54,39
(a) Cotton Textiles	15	2,72	2,93	28	16,99	17,50
(b) Jute Textiles	2	14	15	-	-	-
(c) Handloom Textiles & Khadi	20	52	40	33	6,26	6,04
(d) Other Textiles	40	3,59	2,89	92	34,15	30,86
5. Paper, Paper Products & Printing	58	3,60	3,35	126	10,67	10,61
6. Leather & Leather Products	12	34	29	13	74	69
7. Rubber & Rubber Products	15	1,00	73	52	2,34	1,99
8. Chemicals & Chemical Products	72	6,97	5,61	179	36,23	31,77
(a) Heavy Industrial Chemicals	1	5	4	13	10,52	9,06
(b) Fertilisers	-	-	-	7	1,73	1,64
(c) Drugs & Pharmaceuticals	28	1,79	1,46	25	2,38	1,75
(d) Non-Edible Oils	2	5	5	4	22	10
(e) Other Chemicals & Chemical Products	41	5,08	4,05	130	21,38	19,22
9. Petroleum, Coal Products & Nuclear Fuels	4	11,28	1,53	4	1,11	1,11
10. Manufacture of Cement & Cement Products	18	1,58	1,38	37	2,68	2,49
11. Basic Metals & Metal Products	69	4,22	3,19	244	57,78	49,84
(a) Iron & Steel	19	2,47	1,96	104	26,85	27,25
(b) Non-Ferrous Metals	-	-	-	18	3,87	2,67
(c) Other Metal Products	50	1,75	1,22	122	27,06	19,92
12. Engineering	100	20,13	16,81	186	33,05	32,26
(a) Heavy Engineering	11	1,80	1,48	4	18	16
(b) Light Engineering	38	2,94	2,52	58	19,46	19,13
(c) Electrical Machinery & Goods	31	8,21	6,99	95	2,57	2,33
(d) Electronic Machinery &	20	7,18	5,82	29	10,84	10,63

	Goods						
13.	Vehicles, Vehicle Parts & Transport Equipments	20	4,66	4,52	85	15,20	14,68
14.	Other Industries	11,607	52,81	47,09	14,722	56,48	48,51
15.	Electricity, Gas & Water	4	7,74	5,35	17	11,10	7,22
	(a) Electricity Generation & Transmission	4	7,74	5,35	14	10,88	7,07
	(b) Non-Conventional Energy	-	-	-	1	15	10
	(c) Gas, Steam & Water Supply	-	-	-	2	8	5
16.	Construction	82	60	51	901	11,96	11,06
III.	TRANSPORT OPERATORS	8,967	77,95	55,16	4,868	108,42	72,57
IV.	PROFESSIONAL AND OTHER SERVICES	706	14,12	10,78	5,334	20,89	17,28
V.	PERSONAL LOANS	40,748	122,30	101,13	41,604	153,55	130,30
1.	Loans for Purchase of Consumer Durables	10,522	25,58	23,04	3,482	9,06	7,30
2.	Loans for Housing	2,904	27,22	22,42	4,910	54,40	47,16
3.	Rest of the Personal Loans	27,322	69,51	55,68	33,212	90,08	75,84
VI.	TRADE	46,796	131,16	109,42	23,584	121,12	94,26
1.	Wholesale Trade	669	14,13	10,52	734	16,81	13,42
2.	Retail Trade	46,127	117,03	98,90	22,850	104,32	80,84
VII.	FINANCE	57	1,59	1,20	314	6,13	1,92
VIII.	ALL OTHERS	3,157	11,52	9,26	14,727	83,22	66,50
TOTAL BANK CREDIT		1,38,927	562,61	450,29	1,53,241	919,84	755,14
<i>OF WHICH:</i> 1. Artisans & Village Industries		6,279	13,85	11,94	9,490	18,60	14,77
2. Other Small Scale Industries		3,796	62,04	51,41	6,033	91,98	83,34

OCCUPATION	FOREIGN BANKS			REGIONAL RURAL BANKS		
	No. of	Credit	Amount	No. of	Credit	Amount
	Accounts	Limit	Out-standing	Accounts	Limit	Out-standing
	7	8	9	10	11	12
I. AGRICULTURE	-	-	-	14,895	15,96	12,62
1. Direct Finance	-	-	-	14,240	14,99	11,79
2. Indirect Finance	-	-	-	655	97	83
II. INDUSTRY	18	110,63	87,94	3,710	5,43	4,26
1. Mining & Quarrying	-	-	-	-	-	-
2. Food Manufacturing & Processing	-	-	-	28	63	57
(a) Rice Mills, Flour & Dal Mills	-	-	-	24	58	51
(b) Sugar	-	-	-	-	-	-
(c) Edible Oils & Vanaspati	-	-	-	-	-	-
(d) Tea Processing	-	-	-	-	-	-
(e) Processing of Fruits & Vegetables	-	-	-	-	-	-
(f) Others	-	-	-	4	6	5
3. Beverage & Tobacco	-	-	-	-	-	-
4. Textiles	1	3	3	35	60	44
(a) Cotton Textiles	-	-	-	14	22	22
(b) Jute Textiles	-	-	-	-	-	-
(c) Handloom Textiles & Khadi	-	-	-	11	6	6
(d) Other Textiles	1	3	3	10	31	16
5. Paper, Paper Products & Printing	-	-	-	5	4	2
6. Leather & Leather Products	-	-	-	1	-	-
7. Rubber & Rubber Products	-	-	-	-	-	-
8. Chemicals & Chemical Products	1	8	-	1	-	-

(a) Heavy Industrial Chemicals	-	-	-	-	-	-
(b) Fertilisers	-	-	-	-	-	-
(c) Drugs & Pharmaceuticals	1	8	-	-	-	-
(d) Non-Edible Oils	-	-	-	-	-	-
(e) Other Chemicals & Chemical Products	-	-	-	1	-	-
9. Petroleum, Coal Products & Nuclear Fuels	-	-	-	-	-	-
10. Manufacture of Cement & Cement Products	2	5,60	5,36	-	-	-
11. Basic Metals & Metal Products	1	79	45	9	5	4
(a) Iron & Steel	-	-	-	-	-	-
(b) Non-Ferrous Metals	-	-	-	-	-	-
(c) Other Metal Products	1	79	45	9	5	4
12. Engineering	2	95	49	23	14	12
(a) Heavy Engineering	-	-	-	-	-	-
(b) Light Engineering	2	95	49	16	11	9
(c) Electrical Machinery & Goods	-	-	-	7	3	3
(d) Electronic Machinery & Goods	-	-	-	-	-	-
13. Vehicles, Vehicle Parts & Transport Equipments	3	12,93	12,93	5	12	5
14. Other Industries	-	-	-	3,601	3,84	3,01
15. Electricity, Gas & Water	6	90,10	68,63	-	-	-
(a) Electricity Generation & Transmission	6	90,10	68,63	-	-	-
(b) Non-Conventional Energy	-	-	-	-	-	-
(c) Gas, Steam & Water Supply	-	-	-	-	-	-
16. Construction	2	16	3	2	1	1
III. TRANSPORT OPERATORS	-	-	-	3,940	23,94	16,10
IV. PROFESSIONAL AND OTHER SERVICES	-	-	-	1,710	3,01	2,38
V. PERSONAL LOANS	3	17	11	13,782	23,02	20,21
1. Loans for Purchase of Consumer Durables	1	4	5	1,027	1,70	1,36
2. Loans for Housing	-	-	-	806	2,97	2,67
3. Rest of the Personal Loans	2	13	7	11,949	18,36	16,18
VI. TRADE	4	13	7	7,193	16,03	13,53
1. Wholesale Trade	4	13	7	308	86	65
2. Retail Trade	-	-	-	6,885	15,17	12,89
VII. FINANCE	-	-	-	3	5	5
VIII. ALL OTHERS	1	5	5	3,721	5,41	4,78
TOTAL BANK CREDIT	26	110,99	88,17	48,954	92,85	73,94
<i>OF WHICH:</i> 1. Artisans & Village Industries	-	-	-	3,170	2,89	2,32
2. Other Small Scale Industries	1	8	-	381	1,31	1,13

OCCUPATION	OTHER SCHEDULED COMMERCIAL BANKS			ALL SCHEDULED COMMERCIAL BANKS		
	No. of Accounts	Credit Limit	Amount Out-standing	No. of Accounts	Credit Limit	Amount Out-standing
	13	14	15	16	17	18
I. AGRICULTURE	5	13	7	87,003	183,28	146,25
1. Direct Finance	5	13	7	85,778	168,42	132,72

	2. Indirect Finance	-	-	-	1,225	14,86	13,53
II.	INDUSTRY	15	20	12	32,946	579,54	494,43
	1. Mining & Quarrying	-	-	-	62	4,34	3,75
	2. Food Manufacturing & Processing	-	-	-	297	33,72	28,35
	(a) Rice Mills, Flour & Dal Mills	-	-	-	147	11,91	9,23
	(b) Sugar	-	-	-	1	3	3
	(c) Edible Oils & Vanaspati	-	-	-	31	7,12	6,02
	(d) Tea Processing	-	-	-	2	13	11
	(e) Processing of Fruits & Vegetables	-	-	-	14	7,86	7,19
	(f) Others	-	-	-	102	6,66	5,77
	3. Beverage & Tobacco	-	-	-	15	7,22	7,22
	4. Textiles	-	-	-	266	65,01	61,24
	(a) Cotton Textiles	-	-	-	57	19,94	20,64
	(b) Jute Textiles	-	-	-	2	14	15
	(c) Handloom Textiles & Khadi	-	-	-	64	6,85	6,50
	(d) Other Textiles	-	-	-	143	38,09	33,94
	5. Paper, Paper Products & Printing	-	-	-	189	14,31	13,99
	6. Leather & Leather Products	-	-	-	26	1,09	99
	7. Rubber & Rubber Products	-	-	-	67	3,34	2,72
	8. Chemicals & Chemical Products	-	-	-	253	43,28	37,38
	(a) Heavy Industrial Chemicals	-	-	-	14	10,57	9,10
	(b) Fertilisers	-	-	-	7	1,73	1,64
	(c) Drugs & Pharmaceuticals	-	-	-	54	4,24	3,22
	(d) Non-Edible Oils	-	-	-	6	28	15
	(e) Other Chemicals & Chemical Products	-	-	-	172	26,46	23,27
	9. Petroleum, Coal Products & Nuclear Fuels	-	-	-	8	12,38	2,64
	10. Manufacture of Cement & Cement Products	-	-	-	57	9,86	9,23
	11. Basic Metals & Metal Products	-	-	-	323	62,83	53,51
	(a) Iron & Steel	-	-	-	123	29,31	29,21
	(b) Non-Ferrous Metals	-	-	-	18	3,87	2,67
	(c) Other Metal Products	-	-	-	182	29,64	21,64
	12. Engineering	-	-	-	311	54,28	49,68
	(a) Heavy Engineering	-	-	-	15	1,98	1,64
	(b) Light Engineering	-	-	-	114	23,47	22,23
	(c) Electrical Machinery & Goods	-	-	-	133	10,81	9,35
	(d) Electronic Machinery & Goods	-	-	-	49	18,02	16,45
	13. Vehicles, Vehicle Parts & Transport Equipments	-	-	-	113	32,92	32,18
	14. Other Industries	15	20	12	29,945	113,32	98,73
	15. Electricity, Gas & Water	-	-	-	27	108,93	81,20
	(a) Electricity Generation & Transmission	-	-	-	24	108,71	81,04
	(b) Non-Conventional Energy	-	-	-	1	15	10
	(c) Gas, Steam & Water Supply	-	-	-	2	8	5
	16. Construction	-	-	-	987	12,72	11,61
III.	TRANSPORT OPERATORS	17	48	29	17,792	210,80	144,12
IV.	PROFESSIONAL AND OTHER SERVICES	3	4	1	7,753	38,06	30,45
V.	PERSONAL LOANS	188	99	71	96,325	300,04	252,46
	1. Loans for Purchase of Consumer Durables	11	2	1	15,043	36,40	31,75

2. Loans for Housing	1	2	2	8,621	84,61	72,27
3. Rest of the Personal Loans	176	96	68	72,661	179,03	148,44
VI. TRADE	63	1,78	1,68	77,640	270,23	218,95
1. Wholesale Trade	-	-	-	1,715	31,93	24,65
2. Retail Trade	63	1,78	1,68	75,925	238,29	194,30
VII. FINANCE	1	50	-	375	8,27	3,17
VIII. ALL OTHERS	11	1,04	5	21,617	101,24	80,64
TOTAL BANK CREDIT	303	5,16	2,93	3,41,451	1691,45	1370,47
<i>OF WHICH:</i> 1. Artisans & Village Industries	-	-	-	18,939	35,34	29,04
2. Other Small Scale Industries	-	-	-	10,211	155,40	135,87